

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		09414731	
	Filing Date		1999-10-08	
	First Named Inventor	Ravi Ganesan		
	Art Unit	3692		
	Examiner Name	Jennifer L. Liversedge		
	Attorney Docket Number	23952-0022		

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1	OSTROW, JESSICA. "MSFDC Puts Financial Institutions at the Heart of Internet Bill Presentment and Payment." Journal of Retail Banking Service, Autumn 1998, p. 1, vol. 20, iss. 3.	<input type="checkbox"/>
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